

Information to identify the case:

Debtor 1	Eugene G Bragano	Social Security number or ITIN	xxx-xx-4052
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **13-25333-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eugene G Bragano

5/22/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Eugene G Bragano
DebtorCase No. 13-25333-CMB
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala
Form ID: 318Page 1 of 2
Total Noticed: 38

Date Rcvd: May 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2017.

db #+Eugene G Bragano, 1018 Forsythe Rd, Carnegie, PA 15106-3045
 aty Carol Lynn Hanna, 2700 S. Park Road, Bethel Park, PA 15102-3806
 r +BK Global Real Estate Services, Attn: Stephanie Givens, 2000 Lamar Blvd, Suite 155,
 Arlington, TX 76006-7337
 intp +Chevron, Attention: Payroll Administrator, 6001 Bollinger Canyon Road,
 San Ramon, CA 94583-2324
 r +Coldwell Banker, 9600 Perry Highway, Suite 100, Pittsburgh, PA 15237-5552
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 13797012 +Borough of Carnegie, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13797011 +Borough of Carnegie/Carlynton SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13771796 +Cabelas WFB, PO Box 82608, Lincoln, NE 68501-2608
 13841931 +Carol L. Hanna, Esq, 2700 South Park Road, Bethel Park, PA 15102-3806
 13805551 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 13791267 Citifinancial Mortgage, c/o Jay B. Jones, Esquire, 1617 JKF Boulevard, Suite 1400,
 Philadelphia, PA 19103
 13771800 +Credit Management Co, 681 Andersen Dr, Pittsburgh, PA 15220-2766
 13771801 +First Federal Credit Control, 24700 Chagrin Blvd 205, Beachwood, OH 44122-5662
 14208688 +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051
 13771812 +Verizon Wireless, 500 Technology Dr, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM May 23 2017 01:04:00 Natalie Lutz Cardiello, 107 Huron Drive,
 Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 23 2017 01:22:02 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13792812 EDI: AIS.COM May 23 2017 01:03:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13771798 +EDI: CHASE.COM May 23 2017 01:04:00 CHASE BANK USA, PO Box 15298,
 Wilmington, DE 19850-5298
 13771797 +E-mail/Text: bankruptcy@cavps.com May 23 2017 01:22:51 Calvary Portfolio Serv,
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
 13841937 EDI: BL-BECKET.COM May 23 2017 01:05:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13779655 +E-mail/Text: bankruptcy@cavps.com May 23 2017 01:22:51 Cavalry SPV II, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 13771799 +EDI: CIAC.COM May 23 2017 01:03:00 Citifinancial Mortgage Company, 1000 Technology Drive,
 O Fallon, MO 63368-2240
 13777143 +EDI: TSYS2.COM May 23 2017 01:04:00 Department Stores National Bank/Macy's,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13771802 +EDI: RMSC.COM May 23 2017 01:04:00 GE/JC Penney, PO Box 965007, Orlando, FL 32896-5007
 13821267 EDI: JEFFERSONCAP.COM May 23 2017 01:05:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 13771803 +EDI: CBSKOHL.COM May 23 2017 01:04:00 Kohls/Chase, PO Box 3115,
 Milwaukee, WI 53201-3115
 13771804 +EDI: RESURGENT.COM May 23 2017 01:04:00 LVNV Funding LLC, PO Box 10497,
 Greenville, SC 29603-0497
 13840403 EDI: RESURGENT.COM May 23 2017 01:04:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13771805 +EDI: TSYS2.COM May 23 2017 01:04:00 MACYS, PO Box 8218, Mason, OH 45040-8218
 13771806 +EDI: MID8.COM May 23 2017 01:04:00 Midland Credit MGMT, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 13771807 +E-mail/Text: bankruptcydepartment@tsico.com May 23 2017 01:23:08 NCO Financial, POB 15270,
 Wilmington, DE 19850-5270
 13771808 EDI: PRA.COM May 23 2017 01:03:00 Portfolio Recovery Associates LLC, PO Box 12914,
 Norfolk, VA 23541
 13771809 +EDI: SEARS.COM May 23 2017 01:04:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282
 13771810 EDI: SEARS.COM May 23 2017 01:04:00 Sears/CBNA, 133200 Smith Rd, Cleveland, OH 44130
 13771811 +EDI: CITICORP.COM May 23 2017 01:04:00 Thd/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 13826517 E-mail/Text: WFB.Bankruptcy@cabelas.com May 23 2017 01:23:23 WORLD'S FOREMOST BANK,
 CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of Carnegie
 cr Carlynton School District
 cr CitiMortgage, Inc.
 cr MidFirst Bank

District/off: 0315-2

User: aala
Form ID: 318

Page 2 of 2
Total Noticed: 38

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aty* +Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826

TOTALS: 4, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MidFirst Bank agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Carol L. Hanna on behalf of Debtor Eugene G Bragano karen@carollhanna.com
Carol L. Hanna on behalf of Attorney Carol Lynn Hanna karen@carollhanna.com
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Carnegie jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Carlynton School District jhunt@grblaw.com,
cnoroski@grblaw.com
Lawrence W. Willis on behalf of Debtor Eugene G Bragano help@urfreshstrt.com,
urfreshstrt@gmail.com
Matthew Christian Waldt on behalf of Creditor CitiMortgage, Inc. mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
Natalie Lutz Cardiello on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net,
ncardiello@ecf.epiqsystems.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 12